

**Information to identify the case:**

Debtor 1	Jon D Syc	Social Security number or ITIN	xxx-xx-1100
	First Name    Middle Name    Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	Rebecca M Syc	Social Security number or ITIN	xxx-xx-2782
	First Name    Middle Name    Last Name	EIN	-----
United States Bankruptcy Court	Northern District of Illinois	Date case filed for chapter	13 10/30/19
Case number: 19-30918			

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Jon D Syc	Rebecca M Syc
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1S142 Michigan Ave Lombard, IL 60148	1S142 Michigan Ave Lombard, IL 60148
<b>4. Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: <a href="mailto:cutlerfilings@gmail.com">cutlerfilings@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 10/31/19

**For more information, see page 2**

**7. Meeting of creditors**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

**November 27, 2019 at 12:30 PM**

**Location:**  
801 Warrenville Rd, Ste 655, Lisle, IL  
60532-3614

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Debtors must bring a picture ID and proof of their Social Security Number.**

**8. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline: 1/27/20**

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline: 1/8/20**

**Deadline for governmental units to file a proof of claim:**

**Filing deadline: 4/27/20**

**Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

**9. Filing of plan**

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 1/3/20 at 10:30 AM, Location: 100 S 3rd Street, Courtroom 240, Geneva, IL 60134

**The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4000.00**

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

**10. Creditors with a foreign address**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**11. Filing a chapter 13 bankruptcy case**

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

**13. Discharge of debts**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:  
Jon D Syc  
Rebecca M Syc  
Debtors

Case No. 19-30918-JSB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: mmiller  
Form ID: 309I

Page 1 of 2  
Total Noticed: 31

Date Rcvd: Oct 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2019.

db/jdb +Jon D Syc, Rebecca M Syc, 1S142 Michigan Ave, Lombard, IL 60148-4161  
tr +Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350  
28341184 +Ad Astra Recovery, 7330 West 33rd Street North, Suite 118, Wichita, KS 67205-9370  
28341186 +Arrowhead Advance, P.O. Box 231, Batesland, SD 57716-0231  
28341187 +Big Picture Loans, E23970 Pow Wow Trail, Watersmeet, MI 49969-5125  
28341188 +Blue Horizon Loans, 621 Medicine Way, Suite 3, Ukiah, CA 95482-8136  
28341189 +Bridge Lending Solutions, 1520 N Damen Ave, Suite D, Chicago, IL 60622-1967  
28341196 +Freedom Mortgage Corporation, Attn: Bankruptcy, Po Box 50428, Indianapolis, IN 46250-0401  
28341197 +Golden Gate Funding, 2770 Mission Rancheria Rd, #167, Lakeport, CA 95453-9612  
28341200 +LendingPoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144-3612  
28341203 +Med Business Bureau, 1460 Renaissance Dr #400, Park Ridge, IL 60068-1349  
28341205 +Mountain Summit Financial, 635 East Hwy 20, Upper Lake, CA 95485-8793  
28341206 +MyPayDayLoan.com, 2599 S San Jacinto Ave, San Jacinto, CA 92583-5318

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: cutlerfilings@gmail.com Nov 01 2019 02:06:39 David H Cutler,  
Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076

ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Nov 01 2019 02:08:07 Patrick S Layng,  
Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
Chicago, IL 60604-2027

28341185 +E-mail/Text: bankruptcy@ldf-holdings.com Nov 01 2019 02:09:42 Amplify Funding, PO Box 542,  
Lac Du Flambeau, WI 54538-0542

28341190 +EDI: CAPITALONE.COM Nov 01 2019 05:28:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285

28341191 +EDI: CAPONEAUTO.COM Nov 01 2019 05:28:00 Capital One Auto Finance, Attn: Bankruptcy,  
Po Box 30285, Salt Lake City, UT 84130-0285

28341192 +EDI: COLLINSASSET.COM Nov 01 2019 05:28:00 Collins Asset Group, Attn: Bankruptcy,  
Po Box 91059, Austin, TX 78709-1059

28341193 +EDI: DCI.COM Nov 01 2019 05:28:00 Diversified Consultants, Inc., Attn: Bankruptcy,  
Po Box 551268, Jacksonville, FL 32255-1268

28341195 +EDI: AMINFOFP.COM Nov 01 2019 05:28:00 First Premier Bank, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145

28341194 +EDI: AMINFOFP.COM Nov 01 2019 05:28:00 First Premier Bank, Attn: Bankruptcy,  
Po Box 5524, Sioux Falls, SD 57117-5524

28341198 +EDI: IRS.COM Nov 01 2019 05:28:00 Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346

28341199 +E-mail/Text: bncnotices@becket-lee.com Nov 01 2019 02:07:12 Kohls/Capital One,  
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120

28341201 E-mail/Text: bankruptcy@moneylion.com Nov 01 2019 02:09:32 Lion Loans, PO Box 1547,  
Sandy, UT 84091-1547

28341202 +E-mail/Text: bankruptcy@ldf-holdings.com Nov 01 2019 02:09:38 Loan at Last, PO Box 1193,  
Lac Du Flambeau, WI 54538-1193

28341204 +E-mail/PDF: MerrickBKNNotifications@Resurgent.com Nov 01 2019 02:26:17  
Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001

28341207 +E-mail/Text: opportunitynotices@gmail.com Nov 01 2019 02:09:06 Opportunity Financial, LLC,  
130 East Randolph Street, Suite 3400, Chicago, IL 60601-6379

28341208 +E-mail/Text: bankruptcy@ldf-holdings.com Nov 01 2019 02:09:38 Radiant Cash, PO Box 1183,  
Lac Du Flambeau, WI 54538-1183

28341209 +EDI: PHINELEVATE Nov 01 2019 05:28:00 Rise, Attn: Bankruptcy, Po Box 101808,  
Fort Worth, TX 76185-1808

28341210 +E-mail/Text: admin@rosebudlending.com Nov 01 2019 02:09:44 Zoca Loans,  
27565 Research Park Dr, PO Box 1147, Mission, SD 57555-1147

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2019

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: mmiller  
Form ID: 309I

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Oct 31, 2019

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2019 at the address(es) listed below:

David H Cutler on behalf of Debtor 2 Rebecca M Syc cutlerfilings@gmail.com,  
r48280@notify.bestcase.com  
David H Cutler on behalf of Debtor 1 Jon D Syc cutlerfilings@gmail.com,  
r48280@notify.bestcase.com  
Glenn B Stearns stearns\_g@lisle13.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4